

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: CUZYDLO, JOHN

§ Case No. 09-73022

§

§

Debtor(s)

§

---

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JAMES E. STEVENS, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court  
211 South Court Street  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 05/19/2010 in Courtroom 115, United States Courthouse, 211 South Court Street  
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 04/15/2010

By: /s/JAMES E. STEVENS

Trustee

JAMES E. STEVENS  
6833 Stalter Drive  
Rockford, IL 61108  
(815) 962-6611

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: CUZYDLO, JOHN

§ Case No. 09-73022

§

§

Debtor(s) \_\_\_\_\_

§

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	\$ <u>4,000.45</u>
<i>and approved disbursements of</i>	\$ <u>0.00</u>
<i>leaving a balance on hand of <sup>1</sup></i>	\$ <u>4,000.45</u>

Claims of secured creditors will be paid as follows:

*Claimant**Proposed Payment*

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>JAMES E. STEVENS</u>	\$ <u>1,000.11</u>	\$ _____
<i>Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

*Reason/Applicant**Fees**Expenses*

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 47,279.82 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.3 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
<u>1</u>	<u>DISCOVER BANK</u>	\$ <u>11,168.66</u>	\$ <u>708.75</u>
<u>2</u>	<u>PYOD LLC its successors and assigns as assignee of</u>	\$ <u>12,303.58</u>	\$ <u>780.78</u>
<u>3</u>	<u>Roundup Funding, LLC</u>	\$ <u>2,735.75</u>	\$ <u>173.61</u>
<u>4</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	\$ <u>6,888.87</u>	\$ <u>437.16</u>
<u>5</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	\$ <u>8,003.45</u>	\$ <u>507.89</u>
<u>6</u>	<u>Capital Recovery III LLC As Assignee of GE Capital</u>	\$ <u>1,638.51</u>	\$ <u>103.98</u>
<u>7</u>	<u>Rockford Mercantile Agency</u>	\$ <u>4,541.00</u>	\$ <u>288.17</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/JAMES E. STEVENS

Trustee

JAMES E. STEVENS  
6833 Stalter Drive  
Rockford, IL 61108  
(815) 962-6611

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 5 of 5

# CERTIFICATE OF NOTICE

District/off: 0752-3  
Case: 09-73022

User: lorsmith  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 24

Date Rcvd: Apr 30, 2010

The following entities were noticed by first class mail on May 02, 2010.

db +John Cuzydlo, 1964 Wisteria Rd, Rockford, IL 61107-1583  
aty +Jason K Nielson, Geraci Law, LLC, 55 East Monroe St. Suite #3400, Chicago, IL 60603-5920  
tr +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,  
Rockford, IL 61108-2579  
14188784 +America's Servicing Co., Bankruptcy Department, 7495 New Horizon way,  
Frederick, MD 21703-8388  
14188787 Bank of America, Bankruptcy Department, 4060 Ogletown/Stanton Rd, Newark, DE 19713  
14188788 +Bank of America, Bankruptcy Department, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110  
14188785 +Beneficial Bank, Bankruptcy Department, Box 15518, Wilmington, DE 19850-5518  
14188786 +FBS Card Service, Bankruptcy Department, PO Box 9487, Minneapolis, MN 55440-9487  
14188792 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, Attn: Bankruptcy Dept., 38 Fountain Sq. Plaza,  
Cincinnati, OH 45263)  
14188796 HSBC, Bankruptcy Dept, PO Box 15524, Wilmington, DE 19850  
14188797 +OSF Saint Anthony Medical Ctr, Bankruptcy Dept, PO Box 5065, Rockford, IL 61125-0065  
14474297 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602-9008  
14188795 +Physicians Care, c/o Creditors Protecti, 202 W State St, Rockford, IL 61101-1138  
14188798 +Rockford Mercantile Agency, Attn: Bankruptcy Department, 2502 S. Alpine Rd.,  
Rockford, IL 61108-7813  
14188794 +Universal Card, Bankruptcy Department, 8787 Baypine Rd, Jacksonville, FL 32256-8528  
14188799 +Vito Bertolino, Attn: Bankruptcy Dept., 1734 Windcloud, Rockford, IL 61108-6861  
14188790 +Weltman, Weinberg & Reis Co., Bankruptcy Department, 180 N. LaSalle St., Ste. 2400,  
Chicago, IL 60601-2704  
14188791 Winnebago County Courthouse, Doc#09AR477, 180 N. LaSalle St., Ste. 2400, Rockford, IL 61101

The following entities were noticed by electronic transmission on Apr 30, 2010.

14797394 +E-mail/PDF: rmscedi@recoverycorp.com May 01 2010 00:26:42  
Capital Recovery III LLC As Assignee of GE Capital, Care of Recovery Management Systems Corp,  
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
14472514 E-mail/PDF: mrdiscen@discoverfinancial.com May 01 2010 02:11:32 DISCOVER BANK,  
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
14188789 E-mail/PDF: mrdiscen@discoverfinancial.com May 01 2010 02:11:32 Discover Card,  
Bankruptcy Department, 12 Reads Way, New Castle, DE 19720  
14788802 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 01 2010 02:11:23  
FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,  
Oklahoma City, OK 73124-8809  
14188793 +E-mail/PDF: gecsed@recoverycorp.com May 01 2010 00:26:37 GEMB, Bankruptcy Department,  
PO Box 981400, El Paso, TX 79998-1400  
14478393 E-mail/PDF: BNCEmails@blinellc.com May 01 2010 02:11:10 Roundup Funding, LLC, MS 550,  
PO Box 91121, Seattle, WA 98111-9221

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive,  
Rockford, IL 61108-2579

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 02, 2010

Signature:

